Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 1 of 52

(Official Form 1) (10/0	(5)		Doddinon	t rag	0 1 0, 02			
United States Bankruptcy Court Northern District of Illinois						Voluntary Petition		
Name of Debtor (if indiv Faught, Matthew T	idual, enter Las	t, First, Middle):			f Joint Debtor (S _I ht, Beth	pouse) (Last, Firs	t, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					r Names used by married, maiden	the Joint Debtor , and trade names	in the last 8 years s):	
Last four digits of Soc. So xxx-xx-6932	ec./Complete EI	N or other Tax ID	No. (if more than one, st		r digits of Soc. S	ec./Complete EIN	N or other Tax ID No. (if more than one, state all	
Street Address of Debtor 1764 Fieldstone Dr Joliet, IL		City, and State):	ZIP Cod 60431	1764 Jolie	Fieldstone D		zip Code 60431	
County of Residence or o Will	f the Principal I	Place of Business:		County o	of Residence or o	of the Principal Pl	lace of Business:	
Mailing Address of Debto	or (if different fr	rom street address)	:	Mailing	Address of Joint	Debtor (if differe	ent from street address):	
			ZIP Cod	e			ZIP Code	
Location of Principal Ass (if different from street ad	ets of Business Idress above):	Debtor		•				
Type of Debtor (Form of	Organization)	Natur	e of Business		Chapte	er of Bankruptcy	y Code Under Which	
(Check one bo	· 1	l	applicable boxes.)		the	Petition is Filed	(Check one box)	
Individual (includes J	*	Health Care I		, Chap	oter 7 🔲 Ch	napter 11	☐ Chapter 15 Petition for Recognition	
☐ Corporation (includes☐ Partnership	LLC and LLP)	in 11 U.S.C. § 101 (51B)		ed Chap	oter 9 🔲 Ch	napter 12	of a Foreign Main Proceeding Chapter 15 Petition for Recognition	
Other (If debtor is not o entities, check this box as information requested be	nd provide the	☐ Railroad ☐ Stockbroker ☐ Commodity F	ockbroker		Chapter 13	3	of a Foreign Nonmain Proceeding	
State type of entity:		☐ Clearing Bank			N	Nature of Debts (Check one box)	
		☐ Nonprofit Orgunder 26 U.S	ganization qualified .C. § 501(c)(3)	■ Cons	■ Consumer/Non-Business □ Business			
	Filing Fee (Cl	neck one box)				Chapter 11	Debtors	
Full Filing Fee attache	ed			Check of		iness debtor as de	efined in 11 U.S.C. § 101(51D).	
Filing Fee to be paid in attach signed application is unable to pay fee expenses.	ion for the cour	t's consideration ce	ertifying that the del	otor Debt			as defined in 11 U.S.C. § 101(51D).	
Filing Fee waiver requattach signed application	uested (Applical	ble to chapter 7 inc	dividuals only). Mus	Check if		oncontingent liqu han \$2 million.	idated debts owed to non-insiders	
Statistical/Administrativ							THIS SPACE IS FOR COURT USE ONLY	
Debtor estimates thatDebtor estimates that, available for distributi	after any exem	pt property is excl			paid, there will b	pe no funds		
Estimated Number of Cre	ditors							
1- 50-		00- 1000-	5001- 10,001-		50,001- OVE			
49 99 		99 5,000 	10,000 25,000	50,000	100,000 100,00	00		
Estimated Assets								
\$0 to \$50,001				\$10,000,001 to		More than		
\$50,000 \$100,0	00 \$500,0	000 \$1 million	\$10 million	\$50 million	\$100 million	\$100 million		
Estimated Debts				<u> </u>		ш		
\$0 to \$50,001				\$10,000,001 to		More than		
\$50,000 \$100,0	00 \$500,0	000 \$1 million	\$10 million	\$50 million	\$100 million	\$100 million		

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main 5/19/06 8:40AM Page 2 of 52 Document (Official Form 1) (10/05) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Faught, Matthew T Faught, Beth (This page must be completed and filed in every case) Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheet) Location Case Number: Date Filed: Where Filed: Cook County, Illinois 98B2242 1/26/98 Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Name of Debtor: Case Number: - None -District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. and is requesting relief under chapter 11.) I further certify that Î delivered to the debtor the notice required by §342(b) of the Bankruptcy Code. ☐ Exhibit A is attached and made a part of this petition. X /s/ Andrew S. Corbett # May 19, 2006 Signature of Attorney for Debtor(s) Date Andrew S. Corbett # 6282690 Exhibit C **Certification Concerning Debt Counseling** by Individual/Joint Debtor(s) Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public ■ I/we have received approved budget and credit counseling during health or safety? the 180-day period preceding the filing of this petition. ☐ Yes, and Exhibit C is attached and made a part of this petition. I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. No (Must attach certification describing.) Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property Check all applicable boxes. Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be

permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period

possession was entered, and

after the filing of the petition.

FORM B1, Page 3

(Official Form 1) (10/05)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): Faught, Matthew T Faught, Beth

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Matthew T Faught

Signature of Debtor Matthew T Faught

X /s/ Beth Faught

Signature of Joint Debtor Beth Faught

Telephone Number (If not represented by attorney)

May 19, 2006

Date

Signature of Attorney

X /s/ Andrew S. Corbett

Signature of Attorney for Debtor(s)

Andrew S. Corbett # 6282690

Printed Name of Attorney for Debtor(s)

Macey & Aleman

Firm Name

20 W. Kinzie

13th Floor

Chicago, IL 60610

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

May 19, 2006

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by §1515 of title 11 are attached.
- ☐ Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 4 of 52

Form 6-Summary (10/05)

United States Bankruptcy Court Northern District of Illinois

In re	n re Matthew T Faught,		Case No.		
	Beth Faught				
-		Debtors ,	Chapter	13	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	30,100.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		35,261.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		2,022.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	15		20,655.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,068.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,168.00
Total Number of Sheets of ALL S	chedules	28			
	Т	otal Assets	30,100.00		
			Total Liabilities	57,938.00	

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 5 of 52

Form 6-Summ2 (10/05)

United States Bankruptcy Court Northern District of Illinois

In re	Matthew T Faught,		Case No.	
	Beth Faught			
•		Debtors	Chapter	13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159) [Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	2,022.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	2,022.00

The foregoing information is for statistical purposes only under 28 U.S.C § 159.

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 6 of 52

Form B6A (10/05)

In re	Matthew T Faught,	Case No
	Reth Faught	

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property Community

Husband, Wife, Joint, or Community

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

Total > 0.00

(Report also on Summary of Schedules)

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 7 of 52

Form B6B (10/05)

In re	Matthew T Faught,	Case No.
	Beth Faught	

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

O Description and Location of Property E	Wife, Joint, or Community	Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
X		
Savings account with Navy Savings Federal Credit Union	-	0.00
X		
Miscellaneous used household goods	-	1,500.00
Miscellaneous books, tapes, CD's etc.	-	300.00
Personal Used Clothing	-	700.00
Miscellaneous costume jewelry	-	200.00
X		
Aflac - Term Life Insurance - no cash surrender value	J	0.00
Employer - Term Life Insurance - no cash surrender value	J	0.00
Employer - Term Life Insurance - no cash surrender value	J	0.00
X		
	Sub-Tota	al > 2,700.00
	X Miscellaneous used household goods Miscellaneous books, tapes, CD's etc. Personal Used Clothing Miscellaneous costume jewelry X Aflac - Term Life Insurance - no cash surrender value Employer - Term Life Insurance - no cash surrender value Employer - Term Life Insurance - no cash surrender value Employer - Term Life Insurance - no cash surrender value X	X Miscellaneous used household goods Miscellaneous books, tapes, CD's etc. Personal Used Clothing Miscellaneous costume jewelry X Aflac - Term Life Insurance - no cash surrender value Employer - Term Life Insurance - no cash surrender value Employer - Term Life Insurance - no cash surrender value X

2 continuation sheets attached to the Schedule of Personal Property

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Page 8 of 52 Document

Form B6B (10/05)

In re

Matthew T Faught, Beth Faught

Case No.

5/19/06 8:40AM

Debtors

SCHEDULE B. PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Χ			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 0.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

Form B6B (10/05)

In re

Matthew T Faught, Beth Faught

5/19/06 8:40AM

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	04 Fo	ord Taurus, 37,000 miles	-	10,625.00
	other vehicles and accessories.	04 Fo	ord F150, 11,000 miles	J	16,775.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	Χ			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	Χ			
33.	Farming equipment and implements.	Χ			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

27,400.00

Total >

30,100.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 10 of 52

Form B6C (10/05)

In re	Matthew T Faught,	Case No.
	Beth Faught	

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

Check if debtor claims a homestead exemption that exceeds \$125,000.

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
Books, Pictures and Other Art Objects; Collectibles Miscellaneous books, tapes, CD's etc.	735 ILCS 5/12-1001(b)	300.00	300.00
Wearing Apparel Personal Used Clothing	735 ILCS 5/12-1001(a)	700.00	700.00
<u>Furs and Jewelry</u> Miscellaneous costume jewelry	735 ILCS 5/12-1001(b)	200.00	200.00
Automobiles, Trucks, Trailers, and Other Vehicles 04 Ford Taurus, 37,000 miles	735 ILCS 5/12-1001(c)	2,400.00	10,625.00
04 Ford F150, 11,000 miles	735 ILCS 5/12-1001(c)	2,400.00	16,775.00

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 11 of 52

Form B6D (10/05)

In re	Matthew T Faught,	Case No.
	Beth Faught	

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C§112; Fed.R.Bankr.P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

☐ Check this box if debtor has no credit	ors no	1011	ng secured claims to report on this Schedule D.	C O N T	UNLL QUL	D I S P U T		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY			
Account No. xxxx8494			Opened 8/30/04 Last Active 4/11/06	T	D A T E D			
Ford Motor Credit Corporation Po Box Box 542000 Omaha, NE 68154		J	Automobile Lien 04 Ford F150, 11,000 miles		D			
Account No. xxxxx0297	-		Value \$ 16,775.00 Opened 9/01/04		H	_	17,701.00	926.00
Wffinaccpt 2501 Seaport Drive Bh 300 Chester, PA 19013		w	Automobile Lien 04 Ford Taurus, 37,000 miles					
Account No.	_		Value \$ 10,625.00	-		4	17,560.00	6,935.00
Treesume 110.			Value \$					
Account No.								
			Value \$	1				
O continuation sheets attached Subtotal (Total of this page) 35,261.00								
			(Report on Summary of So		ota lule		35,261.00	

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 12 of 52

Form B6E (10/05)

In re Matthew T Faught, Case No. ______

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C.§112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)
Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
□ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
□ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(4).
☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
□ Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*}Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

______ continuation sheets attached

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 13 of 52

Form B6E - Cont. (10/05)

In re	Matthew T Faught,	Case No.
	Beth Faught	

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

5/19/06 8:40AM

Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED CREDITOR'S NAME, SPUTED AMOUNT AND MAILING ADDRESS Н **AMOUNT** DATE CLAIM WAS INCURRED ENTITLED TO INCLUDING ZIP CODE, W INGENT AND CONSIDERATION FOR CLAIM OF CLAIM **PRIORITY** C AND ACCOUNT NUMBER (See instructions.) Account No. xxx-xx-6932 04 Income Taxes Illinois Department of Revenue **Bankruptcy Section** Level 7-425, 100 W Randolph St J Chicago, IL 60106 922.00 922.00 Account No. xxx-xx-6932 05 **IRS** PO Box 21126 Philadelphia, PA 19114 1,100.00 1,100.00 Account No. Account No. Account No. Subtotal Sheet 1 of 1 continuation sheets attached to 2,022.00 2,022.00 (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 2,022.00 2,022.00

(Report on Summary of Schedules)

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 14 of 52

Form B6F (10/05)

In re	Matthew T Faught,		Case No.	
	Beth Faught			
_		Debtors	,	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C.§112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity

on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in more than one of these three

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	Č	Н	usband, Wife, Joint, or Community	Ç	Ų	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H M	CONSIDERATION FOR CLAIM. IF CLAIM	N T I N G E N T	N L Q U L D	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxx0204			Opened 4/01/96 Last Active 12/01/96	T	D A T E D		
Afsci 2802 Plainfield Rd Joliet, IL 60435		Н	Unsecured		D		0.00
Account No. xxxx7351		+	Opened 2/03/04 Last Active 5/01/06	+			0.00
Asset Management Out 401a Pilot Ct Waukesha, WI 53188		H	Collection Will County Medical Assoc. S.				697.00
Account No. x2312		t	06	+		\vdash	
Assoc Anesthesiologists of Joliet 333 N Madison St Joliet, IL 60435		J	Medical Services				
							207.00
Account No. xxxxxxxx7920 Assoc Pathologists of Joliet 330 Madison St Sutie 200A Joliet, IL 60435		J	03 Medical Services				
							20.00
14 continuation sheets attached			(Total	Sub of this			924.00

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 15 of 52

Form B6F - Cont. (10/05)

Beth Faught

In re	Matthew T Faught,	Case No.

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLIQUIDATED CODEBTOR CREDITOR'S NAME, ONTINGENT AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM C AMOUNT OF CLAIM AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions.) Opened 2/01/95 Last Active 7/01/96 Account No. xxxxxxxx7077 CreditCard Assoc/citi Н P O Box 6003 Hagerstown, MD 21742 0.00 Account No. Fxxxxx9043 05 Medical Services, Multiple Accounts Associated Radiologists of Joliet J 39069 Treasurey Center Chicago, IL 60694 96.00 Account No. Axxxxxxxxx9701 01 Utility AT&T J c/o NCO Financial Systems Inc PO Box 41417 Dept 99 Philadelphia, PA 19101 90.00 Opened 4/28/95 Last Active 4/01/99 Account No. xxxxx1552 InstallmentLoan Bac-cnsmr Lndg 1355 Winward Concourse Alpharetta, GA 30005 0.00 Account No. xxxxxxx1988 Opened 3/27/97 Last Active 5/27/01 Lease

J

Sheet no. <u>1</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Bank One/spfld 1 E Old Capital Plaza

Springfield, IL 62701

Subtotal (Total of this page)

9,548.00

9,362.00

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Page 16 of 52 Document

Form B6F - Cont. (10/05)

Beth Faught

In re	Matthew T Faught,	Case No.	

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community		C	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAI IS SUBJECT TO SETOFF, SO STATE.		ONTINGEN	NL QU L DA	DISPUTED	AMOUNT OF CLAIM
Account No. FAUMA000			05		Т	E		
Basant K Jhawar 2435 Glenwood Ave Joliet, IL 60435		J	Medical Services			D		229.00
Account No. xx0189	┢		Opened 8/01/03 Last Active 11/01/03				\vdash	220.00
Cab Serv 60 Barney Dr Joliet, IL 60435	-	w	City Of Joliet Parking Ticke					
								110.00
Account No. xx6155 Cab Serv 60 Barney Dr Joliet, IL 60435	-	w	Opened 9/01/04 Last Active 1/01/05 City Of Joliet Parking Ticke					
Account No. xx7069			On and 5 104 104 1 and Antique 7 104 104					70.00
Cab Serv 60 Barney Dr Joliet, IL 60435		w	Opened 5/01/04 Last Active 7/01/04 City Of Joliet Parking Ticke					70.00
Account No. xxxxxxxx7720	\vdash		Opened 9/19/00 Last Active 6/13/02					
Cap One Bk Po Box 85520 Richmond, VA 23285		Н	CreditCard					1,525.00
Sheet no. 2 of 14 sheets attached to Schedule of		<u> </u>	<u> </u>	Si	ubt	ota	ıl	· · · · · · · · · · · · · · · · · · ·
Creditors Holding Unsecured Nonpriority Claims			(To	al of th				2,004.00

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 17 of 52

Form B6F - Cont. (10/05)

In re	Matthew T Faught,	Case No.	
	Beth Faught		

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLIQUIDATED CODEBTOR CREDITOR'S NAME, ONTINGENT AND MAILING ADDRESS DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM AND ACCOUNT NUMBER J IS SUBJECT TO SETOFF, SO STATE. С (See instructions.) Opened 12/06/04 Last Active 2/09/05 Account No. xxxxxxxx0816 CreditCard Cap One Bk Н Po Box 85520 Richmond, VA 23285 742.00 Account No. xx1668 Opened 5/01/02 Last Active 7/01/02 Med1 Schuster George A Md Cda/pontiac W 415 E Main Pob 213 Streator, IL 61364 161.00 Account No. xxx4842 Opened 4/01/05 Last Active 6/01/05 Med102 Tomasik Francis G Md Cda/pontiac Н 415 E Main Pob 213 Streator, IL 61364 79.00 Opened 12/01/95 Last Active 4/01/97 Account No. xxxxxx8800 NoteLoan Charter Bank Н 1400 Irving Pk Rd Hanover Park, IL 60103 0.00 Account No. xxxx4644 Opened 5/08/03 ReturnedCheck Rialto Cleaners Check Rite Ltd Н 7050 Union Park Ctr Midvale, UT 84047 41.00

Sheet no. 3 of 14 sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

1,023.00

Subtotal

(Total of this page)

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Page 18 of 52 Document

Form B6F - Cont. (10/05)

Beth Faught

In re	Matthew T Faught,	Case No.	

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		_			—	—	
CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community		UZL	P	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C 1 M	CONSIDERATION FOR CLAIM. IF CLAIM	COZH_ZGUZH	QD_D4HUD	SPUT	AMOUNT OF CLAIM
Account No. xxx7772		T	Opened 4/01/01 Last Active 5/01/01	Ť	Ť		
Collection 700 Longwater Driv Norwell, MA 02061		Н	A Beep		D		223.00
Account No. x3591			03	П	Г		
Community Orthopedics 1240 Essington Road Suite 200 Joliet, IL 60435		J	Medical Services, Multiple Accounts				78.00
Account No. xxxxx6789	╁	+	Opened 1/18/02 Last Active 8/01/02	Н	Н	⊢	
Credit Protect Assoc 1355 Noel Rd Suite 2100 Dallas, TX 75240		Н	Collection At&T Broadband				0.00
Account No. xxx0119	┢	+	Opened 9/09/05 Last Active 1/01/06	Н	г	┢	
Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914		Н	Collection Provena St. Joseph Medical Cen				230.00
Account No. xxx0280	f	t	Opened 11/18/05 Last Active 2/01/06	H		\vdash	
Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914		Н	Collection Provena St. Joseph Medical Cen				104.00
Sheet no. 4 of 14 sheets attached to Schedule of			2	Subt	ota	1	635.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis į	pag	ge)	035.00

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Page 19 of 52 Document

Form B6F - Cont. (10/05)

Beth Faught

In re	Matthew T Faught,	Case No.

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community	C	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	J H	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	ZL I QU I DA	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxx1060		Τ	Opened 8/26/05 Last Active 1/01/06	1 i	D A T E D		
Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914		H	Collection Provena St. Joseph Medical Cen		D		75.00
Account No. xxx5801			Opened 12/09/05 Last Active 4/01/06	T	Т	T	
Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914		H	Collection Provena St. Joseph Medical Cen				75.00
				L	L	L	75.00
Account No. xxxxx3365 Express Po Box 330066 Northglenn, CO 80233		J	Opened 8/24/94 Last Active 6/28/95 ChargeAccount				0.00
Account No. xxxxxxxxxx0001	┢	H	Opened 10/31/96 Last Active 5/01/02	+	\vdash	+	
First Midwest Bank/na 300 N Hunt Club Rd Gurnee, IL 60031		J	Secured				0.00
Account No. xxxxxxxxxxxx0531	T	t	Opened 9/21/04 Last Active 9/25/05	t	T	T	
First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104		H	CreditCard				473.00
Sheet no. 5 of 14 sheets attached to Schedule of				Subt	tota	al	000.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	paş	ge)	623.00

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 20 of 52

Form	B6F	-	Cont.
(10/0.5)	5)		

In re	Matthew T Faught,	Case No.
	Beth Faught	

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITOD'S NAME	C	Hu	sband, Wife, Joint, or Community		C U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O N T I N G E		DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx5706			Opened 8/14/95 Last Active 12/01/99	Ī	E		
G M A C 15303 S 94th Ave Orland Park, IL 60462		J	Automobile				0.00
Account No. xxx4410	╁	_	Opened 10/01/91 Last Active 8/01/99		+	+	0.00
Gemb/filenes Po Box 981400 El Paso, TX 79998	-	J	ChargeAccount				
							0.00
Account No. xxx2405 Gemb/rogers Pob 981400 El Paso, TX 79998		Н	Opened 8/01/90 Last Active 10/01/96 Collection				Unknown
Account No. xxxx4644			Opened 4/01/03 Last Active 9/01/03			+	
Global Pay 6215 W Howard St Niles, IL 60714		Н	12 Rialto Cleaners				41.00
Account No. Nxxxxxxxxx8012			02	+	+	+	41.00
Grolier Books c/o NSA, Inc 751 Summa Ave Westbury, NY 11590	-	J	Collection				30.00
Sheet no. 6 of 14 sheets attached to Schedule of		_		Sul	otot	al	
Creditors Holding Unsecured Nonpriority Claims			(Total				71.00

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 21 of 52

Form B6F - Cont.	
(10/05)	

In re	Matthew T Faught,	Case No.
	Beth Faught	

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDAFED CODEBTOR CREDITOR'S NAME, ONTINGENT AND MAILING ADDRESS DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM AND ACCOUNT NUMBER J IS SUBJECT TO SETOFF, SO STATE. С (See instructions.) Opened 9/01/01 Last Active 11/01/04 Account No. xxxxxx0088 Automobile Hsbc Auto W 6602 Convoy Court San Diego, CA 92111 0.00 Account No. xx0685 Opened 8/02/95 Last Active 11/01/96 ChargeAccount Jc Penney J Po Box 981127 El Paso, TX 79998 0.00 Account No. xxxx7351 03 **Medical Services** Joliet Medical Group Ltd J c/o AMO Recoveries PO Box 100036 Kennesaw, GA 30156 697.00 Account No. xxxxxx9468 Medical Services, Multiple Accounts Joliet Radiological Service Co c/o ICS PO Box 646 Oak Lawn, IL 60454 40.00 Account No. FAUMA000 **Medical Services** Joseph P Karcavich MD 300 Read St J Suite B Lockport, IL 60441 42.00 Sheet no. 7 of 14 sheets attached to Schedule of Subtotal 779.00 Creditors Holding Unsecured Nonpriority Claims (Total of this page)

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Page 22 of 52 Document

Form B6F - Cont. (10/05)

Beth Faught

In re	Matthew T Faught,	Case No.

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

					_		
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXH_XGEXH	Q U	ΙF	AMOUNT OF CLAIM
Account No. xxx0202			Opened 11/24/03 Last Active 2/01/04	Т	ΙE		
Kca Financial Svcs 628 North St Geneva, IL 60134		w	Collection Provena St Joseph Med Ctr Sp		D		100.00
Account No. xxx0442	1	T	Opened 6/27/03 Last Active 6/01/05		Г	T	
Kca Financial Svcs 628 North St Geneva, IL 60134		w	Collection Provena St Joseph Med Ctr Sp				05.00
	L					L	85.00
Account No. xxx6138 Kca Financial Svcs 628 North St Geneva, IL 60134	_	Н	Opened 4/05/02 Last Active 10/01/05 Collection Provena St Joseph Med Ctr Sp				62.00
Account No. xxx7476	t	t	Opened 8/16/05 Last Active 12/01/05	T	Г	H	
Kca Financial Svcs 628 North St Geneva, IL 60134	-	Н	Collection Provena St Joseph Med Ctr Sp				56.00
Account No. xxx9654	t		Opened 12/01/03 Last Active 3/01/04	Н			
Kca FinI 628 North Street Pob 53 Geneva, IL 60134		w	Med1 Provena St Joseph Med Ctr S				64.00
Sheet no. 8 of 14 sheets attached to Schedule of		_		Subt	ota	1	207.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his p	pag	e)	367.00

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Page 23 of 52 Document

Form B6F - Cont. (10/05)

In re	Matthew T Faught,	Case No
	Beth Faught	

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	С	ш.,	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. 3CC5 Lvnv Funding P.o. B 10584 Greenville, SC 29603		Н	Opened 9/01/05 FactoringCompanyAccount	T	T E D		126.00
Account No. xxx3372 Medical Collections Sy 725 S. Wells Ave Ste 700 Chicago, IL 60607		w	Opened 3/30/04 Last Active 4/01/06 Collection Prairie Emergency Services Pe				306.00
Account No. xxxxxxx0089 Merchants Cr 223 W Jackson St Suite 900 Chicago, IL 60606		Н	Opened 3/01/01 Last Active 7/01/01 Cub Foods 30544				110.00
Account No. xx6279 Midwest Respiratory LTD 10660 W 143rd St Suite B Orland Park, IL 60462		J	05 Medical Services				138.00
Account No. xxx6390 Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018		Н	Opened 7/21/04 Collection Provena St. Joseph Medical Cen				142.00
Sheet no. 9 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	1	·	(Total of	Sub this			822.00

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 24 of 52

Form R6F - Con

I OIIII DOI	-	Cont.
(10/05)		

In re	Matthew T Faught,	Case No.
	Beth Faught	

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDAFED CODEBTOR CREDITOR'S NAME, ONTINGENT AND MAILING ADDRESS DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM C AMOUNT OF CLAIM AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions.) Opened 5/01/05 Last Active 11/01/05 Account No. xxxxxxx7605 Other Nicor Gas Н 1844 Ferry Road Naperville, IL 60563 364.00 Opened 6/01/99 Last Active 7/01/01 Account No. xxxxxxx4699 Other Nicor Gas Η 1844 Ferry Road Naperville, IL 60563 0.00 Account No. xxxxxxx9001 Opened 5/01/01 Last Active 7/01/05 Other Nicor Gas Н 1844 Ferry Road Naperville, IL 60563 0.00 Opened 6/01/04 Last Active 3/01/05 Account No. xxx5591 Collection Med102 Silver Cross Hospital Osi Collect Н 1375 E Woodfield #110 Schaumburg, IL 60173 403.00 Account No. xxx5592 Opened 6/01/04 Last Active 3/01/05 Collection Med102 Silver Cross Hospital Osi Collect 1375 E Woodfield #110 Н Schaumburg, IL 60173 330.00 Sheet no. 10 of 14 sheets attached to Schedule of Subtotal 1,097.00

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 25 of 52

Form B6F - Cont. (10/05)

In re	Matthew T Faught,	Case No
	Beth Faught	

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

(Continuation officet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		C	UNL	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATI	AIM	COXF_XGEXF	ZULQULDAH	PUT	AMOUNT OF CLAIM
Account No. xxxxx1685			Opened 4/01/03 Last Active 5/01/03		T	Ε		
	1		Mci Communications 4			D		
Park Dansan		l						
P.o. Box 248 113 N 3rd Ave		Н						
Gastonia, NC 28053								
								82.00
Account No. xxx3582	T	T	Opened 12/01/03 Last Active 3/01/04					
	1		Med1provena St Joseph Medical Ctr					
Pellettieri								
991 Oak Creek Dr		W						
Lombard, IL 60148								
								195.00
Account No. xxx4256			Opened 9/01/02 Last Active 5/01/03					
	1		Med1provena St Joseph Joliet Med					
Pellettieri		l.,,						
991 Oak Creek Dr		W						
Lombard, IL 60148								
								0.00
	L	L						0.00
Account No. xxx5204			Opened 9/01/01 Last Active 12/01/02					
			Med1provena St Joseph Joliet Med					
Pellettieri 991 Oak Creek Dr		I_{w}						
Lombard, IL 60148		١**						
Lombard, IL 00140								
								0.00
Account No. FAUBE000	⊢	\vdash	05					
Treesant 10. 1710 E 000	1		Medical Services					
Phillips Eye Center								
1280 Windham Parkway		J						
Romeoville, IL 60446								
								26.00
Sheet no11_ of _14_ sheets attached to Schedule of	-			S	ubt	ota	1	
Creditors Holding Unsecured Nonpriority Claims			T)	otal of th	is 1	nag	e)	303.00

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 26 of 52

Form B6F - Cont. (10/05)

Beth Faught

In re	Matthew T Faught.	Case No	

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	CO	Ηι	usband, Wife, Joint, or Community	Co	U	ŢP	7	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	J H		CONFINGENT	LIQUIDA	D I S P U T E D	; ; = 0	AMOUNT OF CLAIM
Account No. xxxxxxx9202		T	Opened 6/27/95 Last Active 10/11/95	٦	T		ſ	
Pier 1/nb 9111 Duke Blvd Mason, OH 45040		Н	ChargeAccount		D			0.00
Account No. xx4047			04	T	Τ	T	T	
Prairie Emergency Services SC PO Box 2669 Joliet, IL 60434		J	Medical Services, Multiple Accounts					
	┖			\perp	L	\perp	┙	175.00
Account No. xxx3778 Professnl Acct Mgmt In 2040 W Wisconsin Ave Ste Milwaukee, WI 53233		Н	Opened 9/03/03 Last Active 3/01/06 Collection Tcf Bank					558.00
Account No. xxx4235	╁	\vdash	Opened 5/25/01	+	+	十	†	
ProfessnI Acct Mgmt In 2040 W Wisconsin Ave Ste Milwaukee, WI 53233		W	Collection Tcf Bank					417.00
Account No. DCxxxxxx1115	1	T	06	\dagger	T	\dagger	†	
Provena St Joseph Medical Center 333 North Madison Street Joliet, IL 60435		J	Medical Services					744.00
Sheet no. 12 of 14 sheets attached to Schedule of			,	Sub	tota	al	†	1,894.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pa	ge)) I	1,094.00

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 27 of 52

Form B6F - Cont. (10/05)

In re	Matthew T Faught,	Case No
	Roth Fought	

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDAFED CODEBTOR CREDITOR'S NAME, ONTINGENT AND MAILING ADDRESS DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM AND ACCOUNT NUMBER J IS SUBJECT TO SETOFF, SO STATE. С (See instructions.) Opened 7/01/94 Last Active 11/01/96 Account No. xxxxx7277 Collection Pullman Bnk Н 28 W Madison Oak Park, IL 60302 0.00 Account No. xxxxxx1942 04 **Medical Services Quest Diagnostics** J c/o AMCA 2269 S Saw Mill River Rd Bldg 3 Elmsford, NY 10523 64.00 Account No. xxxxxxxx1046 Opened 10/01/97 Last Active 11/01/97 ChargeAccount Rogers & Hol Η Po Box 879 Matteson, IL 60443 0.00 Account No. xxxx3972 06 Medical Services Southwest Infectious Disease 1301 Copperfield Ave Suite 103 Joliet, IL 60432 98.00 Account No. xxx-xxx-0990 03 Utility Telecom USA PO Box 600607 Jacksonville, FL 32260 11.00 Sheet no. 13 of 14 sheets attached to Schedule of Subtotal 173.00

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 28 of 52

Form B6F - Cont. (10/05)

In re	Matthew T Faught,	Case No.
	Beth Faught	

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	ļç	Ü	[2	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	PUTEC	S J F E D	AMOUNT OF CLAIM
Account No. xx8000			04	T	T E			
Thomas J Moore MD, SC 700 W Jefferson St Joliet, IL 60431		J	Medical Services, Multiple Accounts		D			202.00
				L			\perp	392.00
Account No.	-							
Account No.	╁			╁	\vdash	╁	+	
Account No.								
Account No.								
Sheet no. <u>14</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of t	Subt				392.00
			(Report on Summary of So		ota lule		- 1	20,655.00

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main 5/19/06 8:40AM Document Page 29 of 52

Form B6G (10/05)

In re	Matthew T Faught,	Case No.
	Beth Faught	

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

ocontinuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main 5/19/06 8:40AM Document Page 30 of 52

Form B6H (10/05)

In re	Matthew T Faught,	Case No.
	Beth Faught	

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Form B6I (10/05)

In re

Matthew T Faught	
Beth Faught	

Case	No.
------	-----

~ .		
10	btor(6)
ノし	otor o	01

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether or not a joint potition is filed, unless the spouses are separated and a joint potition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF	DEBTOR AN	ND SPO	USE		
	RELATIONSHIP:	AGI	E:			
Married	Dependent		4			
	Dependent		8			
Employment:	DEBTOR			SPOUSE		
Occupation	Paramedic	Store Roo				
Name of Employer	Kurtz Paramedic	Proven St	Josep	h Medical Cer	nter	
How long employed	15 years	6 years				
Address of Employer	102 E Francis Rd	333 N Ma		Ave		
	New Lenox, IL 60451	Joliet, IL 6	0435			
INCOME: (Estimate of aver	age monthly income)		I	DEBTOR		SPOUSE
1. Current monthly gross was	ges, salary, and commissions (Prorate if not paid monthl	ly.)	\$	2,427.00	\$	2,673.00
2. Estimate monthly overtime			\$	0.00	\$	0.00
3. SUBTOTAL		Γ	\$	2,427.00	\$	2,673.00
		L		<u> </u>		
4. LESS PAYROLL DEDUC			¢	670.00	¢	668.00
a. Payroll taxes and soci	ai security		\$	679.00 0.00	ф —	
b. Insurance			\$		> _	0.00
c. Union dues			>	0.00	\$ <u></u>	0.00
d. Other (Specify):			\$	0.00	\$	0.00
_		_	\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROI	LL DEDUCTIONS		\$	679.00	\$	668.00
6. TOTAL NET MONTHLY	TAKE HOME PAY		\$	1,748.00	\$	2,005.00
7. Regular income from opera	ation of business or profession or farm. (Attach detailed s	statement)	\$	0.00	\$	0.00
8. Income from real property	•		\$	0.00	\$	0.00
9. Interest and dividends			\$	0.00	\$	0.00
10. Alimony, maintenance or	support payments payable to the debtor for the debtor	r's use or	·		· 	
that of dependents listed			\$	0.00	\$	0.00
11. Social security or other g			·	0.00	Ψ_	0.00
(Specify):	overmment assistance		\$	0.00	•	0.00
(Specify).		_	φ	0.00	φ —	0.00
10 P :		_	э —		» —	
12. Pension or retirement inc	ome		5	0.00	\$	0.00
13. Other monthly income						
(Specify): part time jo	b		\$	315.00	\$	0.00
		<u> </u>	\$	0.00	\$	0.00
14. SUBTOTAL OF LINES	7 THROUGH 13		\$	315.00	\$	0.00
15. TOTAL MONTHLY INC	COME (Add amounts shown on lines 6 and 14)	Ţ	\$	2,063.00	\$	2,005.00
		L				
16. TOTAL COMBINED M	ONTHLY INCOME: \$ 4,068.0			rt also on Sun		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 32 of 52

Form B6J (10/05)

In re	Matthew T Faught Beth Faught		Case No.	
		Debtor(s)		

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's tamade bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	family. Pro rat	te any payments
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	plete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,250.00
a. Are real estate taxes included? Yes No _X_	· -	· · · · · · · · · · · · · · · · · · ·
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	280.00
b. Water and sewer	\$	50.00
c. Telephone	\$	100.00
d. Other See Detailed Expense Attachment	\$	150.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	550.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	80.00
7. Medical and dental expenses	\$	83.00
8. Transportation (not including car payments)	\$	275.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	100.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12 and 13 cases, do not list payments to be included in the plan.)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Grooming/Haircuts	\$	50.00
Other	\$	0.00
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	3,168.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		,
a. Total monthly income from Line 16 of Schedule I	\$	4,068.00
b. Total monthly expenses from Line 18 above	\$	3,168.00
c. Monthly net income (a. minus b.)	\$	900.00

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 33 of 52

Form B6J (10/05)

Matthew T Faught
In re Beth Faught Case No. Debtor(s)

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

cell phone	 75.00
cable	\$ 75.00
Total Other Utility Expenditures	\$ 150.00

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 34 of 52

Official Form 6-Decl. (10/05)

United States Bankruptcy Court Northern District of Illinois

	Matthew T Faught			
In re	Beth Faught		Case No.	
		Debtor(s)	Chapter	13
			•	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 30 sheets [total shown on summary page plus 2], and that they are true and correct to the best of my knowledge, information, and belief.

Date	May 19, 2006	Signature	/s/ Matthew T Faught Matthew T Faught Debtor
Date	May 19, 2006	Signature	/s/ Beth Faught Beth Faught Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 35 of 52

Official Form 7 (10/05)

United States Bankruptcy Court Northern District of Illinois

	Matthew T Faught			
In re	Beth Faught		Case No.	
		Debtor(s)	Chapter	13
			_	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None \square

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$67,637.00	H & W - Employment income - estimated 2004
\$66,746.00	H & W - Employment income - estimated 2005
\$18,212.00	H & W - Employment income - 2006 year-to-date

COLIDOR

AMOUNT

Document Page 36 of 52

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

SOURCE AMOUNT

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID OWING

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL

NAME AND ADDRESS OF CREDITOR TRANSFERS **TRANSFERS** OWING

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND AMOUNT STILL RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING DISPOSITION AND CASE NUMBER AND LOCATION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE DESCRIPTION AND VALUE OF BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE **PROPERTY**

5/19/06 8:42AM

2

Document Page 37 of 52

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE, DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

5/19/06 8:42AM

3

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER **PROPERTY**

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Legal Helpers 20 W. Kinzie 13th Floor Chicago, IL 60610

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 2006

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$3000 (\$721 paid pre-petition, \$2279 paid in plan)

Document Page 38 of 52

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

5/19/06 8:42AM

4

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

IN PROPERTY

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER marshall slutsky 1405 S. clark st chicago, IL

DESCRIPTION AND VALUE OF **PROPERTY** checking account - custodial duties

LOCATION OF PROPERTY south central bank

Document Page 39 of 52

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** GOVERNMENTAL UNIT SITE NAME AND ADDRESS NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

6

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.

ADDRESS

BEGINNING AND NATURE OF BUSINESS

ENDING DATES

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

7

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	May 19, 2006	Signature	/s/ Matthew T Faught
			Matthew T Faught
			Debtor
Date	May 19, 2006	Signature	/s/ Beth Faught
		-	Beth Faught
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 42 of 52 United States Bankruptcy Court Northern District of Illinois

	Matthew T Faught			
In re	Beth Faught		Case No.	
		Debtor(s)	Chapter	13

	Design, Sy			
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR	R DEBTOR(S)		
1.	1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorne compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is	be paid to me, for services rendered or to		
	For legal services, I have agreed to accept\$	3,000.00		
	Prior to the filing of this statement I have received\$	721.00		
	-	2,279.00		
2.	2. The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	3. The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	4. I have not agreed to share the above-disclosed compensation with any other person unless they are	e members and associates of my law firm.		
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not r copy of the agreement, together with a list of the names of the people sharing in the compensation			
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning as needed.			
6.	By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, preparation and filing of motion pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods, relief from stay actions or any other adversary proceeding, or preparation and filing of reaffirmation agreements and applications.			
	CERTIFICATION			
this	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to this bankruptcy proceeding.	me for representation of the debtor(s) in		
Dat	Dated: May 19, 2006 /s/ Andrew S. Corbett #			
2	Andrew S. Corbett # 6282690			
	Macey & Aleman			
	20 W. Kinzie			
	13th Floor			
	Chicago, IL 60610 (312) 467-0004 Fax: (312) 467	7-1832		
	(012) 407 0004 Tax. (012) 407	100 <u>-</u>		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS (Model Retention Agreement)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to expect certain services to be performed by their attorneys, but again, debtors have responsibilities to their attorneys also. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)

- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.

- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case before the bankruptcy court.

ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES [Check one option.]

- □ Option A: flat fee through confirmation
- 1a. Pre-confirmation services. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case, unless otherwise ordered by the court. For all of the services outlined above, required to be provided before confirmation of a plan, the attorney will be paid a fee of \$ N/A. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for preconfirmation services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.
- 1b. *Post-confirmation services*. Compensation for services required after confirmation will be in such amounts as are allowed by the court, on application accompanied by an itemization of the services rendered, showing the date, time, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified that the debtor may appear in court to object.

- Option B: flat fee through case closing
- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of \$ 3,000.00 . In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

- 2. Early termination of the case. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed before confirmation (Option A) or completion of plan payments (Option B), unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 3. *Retainers*. The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

- 4. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 5. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 6. Discharge of the attorney. The debtor may discharge the attorney at any time.

Date:May 19, 2006		
Total fee to be paid for attorney's services: \$3,000.00 (Do not sign if this line is blank.)		
Signed:		
/s/ Matthew T Faught	/s/ Andrew S. Corbett #	
Matthew T Faught	Andrew S. Corbett # 6282690	
	Attorney for Debtor(s)	
/s/ Beth Faught	•	
Beth Faught		
Debtor(s)		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 49 of 52

B 201 (04/09/06)

5/19/06 8:42AM

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Andrew S. Corbett # 6282690	X /s/ Andrew S. Corbett #	May 19, 2006		
Printed Name of Attorney	Signature of Attorney	Date		
Address:				
20 W. Kinzie				
13th Floor				
Chicago, IL 60610				
(312) 467-0004				
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.				
Matthew T Faught				
Beth Faught	X /s/ Matthew T Faught	May 19, 2006		
Printed Name of Debtor	Signature of Debtor	Date		
Case No. (if known)	X /s/ Beth Faught	May 19, 2006		
	Signature of Joint Debtor ((if any) Date		

Case 06-05760 Doc 1 Filed 05/19/06 Entered 05/19/06 09:18:29 Desc Main Document Page 50 of 52

United States Bankruptcy Court Northern District of Illinois

In re	Beth Faught		Case No.	
		Debtor(s)	Chapter	13
	VE	CRIFICATION OF CREDITOR	MATRIX	
Γhe ab	ove-named Debtors hereby veri	ify that the attached list of creditors is true and o	correct to the best o	of their knowledge.
Date:	May 19, 2006	/s/ Matthew T Faught		
		Matthew T Faught		
		Signature of Debtor		
Date:	May 19, 2006	/s/ Beth Faught		
		Beth Faught		

Signature of Debtor

Matthew T Faught

Matthew T Fagne 06-05760 Doc 1 Beth Faught 1764 Fieldstone Dr Joliet, IL 60431

Eiled 05/19/06 09:18:29 Desic Main 1 December Hage 51 of 52 Springfield, IL 62701

755 Almar Pkwy Bourbonnais, IL 60914

Andrew S. Corbett # Macey & Aleman 20 W. Kinzie 13th Floor Chicago, IL 60610

Basant K Jhawar 2435 Glenwood Ave Joliet, IL 60435

Express Po Box 330066 Northglenn, CO 80233

Afsci 2802 Plainfield Rd Joliet, IL 60435

Cab Serv 60 Barney Dr Joliet, IL 60435

First Midwest Bank/na 300 N Hunt Club Rd Gurnee, IL 60031

Asset Management Out 401a Pilot Ct Waukesha, WI 53188

Cap One Bk Po Box 85520 Richmond, VA 23285 First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Assoc Anesthesiologists of Joliet 333 N Madison St Joliet, IL 60435

Cda/pontiac 415 E Main Pob 213 Streator, IL 61364

Ford Motor Credit Corporation Po Box Box 542000 Omaha, NE 68154

Assoc Pathologists of Joliet 330 Madison St Sutie 200A Joliet, IL 60435

Charter Bank 1400 Irving Pk Rd Hanover Park, IL 60103 G M A C 15303 S 94th Ave Orland Park, IL 60462

Assoc/citi P O Box 6003 Hagerstown, MD 21742

Check Rite Ltd 7050 Union Park Ctr Midvale, UT 84047

Gemb/filenes Po Box 981400 El Paso, TX 79998

Associated Radiologists of Joliet 39069 Treasurey Center Chicago, IL 60694

Collection 700 Longwater Driv Norwell, MA 02061

Gemb/rogers Pob 981400 El Paso, TX 79998

AT&T c/o NCO Financial Systems Inc PO Box 41417 Dept 99 Philadelphia, PA 19101

Community Orthopedics 1240 Essington Road Suite 200 Joliet, IL 60435

Global Pay 6215 W Howard St Niles, IL 60714

Bac-cnsmr Lndg 1355 Winward Concourse Alpharetta, GA 30005

Credit Protect Assoc 1355 Noel Rd Suite 2100 Dallas, TX 75240

Grolier Books c/o NSA. Inc 751 Summa Ave Westbury, NY 11590 Hsbc Auto Case 06-05760 Doc 1 6602 Convoy Court San Diego, CA 92111

Filed 95/19/06 09:18:29 Emergen Mainervices SC 7230 SUMPERT Ave PSAGE 752 of 52 Chicago, IL 60607

PO Box 2669 Joliet. IL 60434

Illinois Department of Revenue Bankruptcy Section Level 7-425, 100 W Randolph St Chicago, IL 60106

Merchants Cr 223 W Jackson St Suite 900 Chicago, IL 60606

ProfessnI Acct Mgmt In 2040 W Wisconsin Ave Ste Milwaukee, WI 53233

IRS PO Box 21126 Philadelphia, PA 19114 Midwest Respiratory LTD 10660 W 143rd St Suite B Orland Park, IL 60462

Provena St Joseph Medical Center 333 North Madison Street Joliet, IL 60435

Jc Penney Po Box 981127 El Paso, TX 79998

Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018

Pullman Bnk 28 W Madison Oak Park, IL 60302

Quest Diagnostics

Joliet Medical Group Ltd c/o AMO Recoveries PO Box 100036 Kennesaw, GA 30156

Nicor Gas 1844 Ferry Road Naperville, IL 60563

c/o AMCA 2269 S Saw Mill River Rd Bldg 3 Elmsford, NY 10523

Joliet Radiological Service Co c/o ICS PO Box 646 Oak Lawn, IL 60454

Osi Collect 1375 E Woodfield #110 Schaumburg, IL 60173

Rogers & Hol Po Box 879 Matteson, IL 60443

Joseph P Karcavich MD 300 Read St Suite B Lockport, IL 60441

Park Dansan P.o. Box 248 113 N 3rd Ave Gastonia, NC 28053

Southwest Infectious Disease 1301 Copperfield Ave Suite 103 Joliet, IL 60432

Kca Financial Svcs 628 North St Geneva, IL 60134

Pellettieri 991 Oak Creek Dr Lombard, IL 60148

Telecom USA PO Box 600607 Jacksonville, FL 32260

Kca Finl 628 North Street Pob 53 Geneva, IL 60134

Phillips Eye Center 1280 Windham Parkway Romeoville, IL 60446

Thomas J Moore MD, SC 700 W Jefferson St Joliet, IL 60431

Lvnv Funding P.o. B 10584 Greenville, SC 29603 Pier 1/nb 9111 Duke Blvd Mason, OH 45040 Wffinaccpt 2501 Seaport Drive Bh 300 Chester, PA 19013